

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In re:

Chapter 13

Lori A. Mastrangelo, aka Lori A. Benedict

Case No. 18-23596-rdd

Debtor(s).  
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**CREDITOR LOSS MITIGATION AFFIDAVIT**

I, Marc J. Gross, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in New York, New York.

On November 16, 2018, a true copy of the financial packet and this "*Creditor Loss Mitigation Affidavit*"<sup>1</sup> upon the following parties via (first class mail, federal express facsimile or email) at the following addresses: Pursuant to the attached affidavit of service.

Pursuant to that request, the Debtor<sup>2</sup> must provide the following documents:

☒ A copy of the Debtor's two (2) most recent federal income tax returns;

☒ A copy of the Debtor's last two (2) paycheck stubs, proof of social security income, pensions, or any other income received by the Debtor;

Or, if Debtor is self-employed:

☒ A copy of the Debtor's business' three (3) most recent months' profit and loss statements, setting forth a breakdown of the monthly business income and expenses [*for the months of*];

☒ A copy of the mortgagee's completed financial worksheet;

☒ Proof of second/third party income by affidavit of the party, including the party's last two (2) paycheck stubs,

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<sup>1</sup> Italicized words in quotations indicate that there is a form by the same name on the Bankruptcy Court's website. These forms shall be used whenever applicable.

<sup>2</sup> Unless otherwise provided herein, all capitalized terms are defined in the Southern District of New York's Loss Mitigation Program Procedures. The Loss Mitigation Program Procedures' definition of "Debtor" includes joint debtors.

☒ Other (please specify): Letter of Explanation in the event there are discrepancies in the financial document. If Debtor's counsel can identify such discrepancies before initial submission of documents, they should be explained in a letter signed by Debtor to make the loss mitigation process more efficient.

Please be advised that the Creditor designates the following person to be its Loss Mitigation contact:

Name: Steven Wong for LoanCare LLC

Title: 601 Riverside Ave, Jackson, FL 32204

Phone Number: (904) 330-3410

Fax Number: \_\_\_\_\_

Email Address: steven.wong@loancare.net

Please be advised that the Creditor designates the following person to be its attorney for Loss Mitigation on this Loan.

Name: Marc J. Gross

Firm: Bronster, LLP

Phone Number: (347) 246-4767

Fax Number: (347) 246-4893

Email Address: mgross@bronsterllp.com

Dated: New York, New York  
November 16, 2018

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/s/ Marc J. Gross  
Marc J. Gross, Esq.